Case 09-2078	3 Doc 1	Filed 06/08/09	Entered 06/08/09 11:03:50	Desc Main
		Document _	Page 1 of 38	
B22C (Official Form 22C) (C	hapter 13) (01	1/08)	According to the calculations required b	y this statement:
			☐ The applicable commitment perio	od is 3 years.
In re: Huenecke, Arthur J			<b>▼</b> The applicable commitment period	od is 5 years.
· · · · · · · · · · · · · · · · · · ·	Debtor(s)		Dianoschlo incomo is determined	under \$ 1225(b)(2)

### CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

 $\checkmark$  Disposable income is determined under § 1325(b)(3).

(Check the boxes as directed in Lines 17 and 23 of this statement.)

☐ Disposable income is not determined under § 1325(b)(3).

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I. REPO	ORT OF INCOME			
	a. [	ital/filing status. Check the box that applies and c  Unmarried. Complete only Column A ("Debtor"  Married. Complete both Column A ("Debtor")	or's Income") for Lines 2-10.			
1	the s	igures must reflect average monthly income received ix calendar months prior to filing the bankruptcy can before the filing. If the amount of monthly income divide the six-month total by six, and enter the res	ase, ending on the last day of the ne varied during the six months, you		Column B Spouse's Income	
2	Gros	ss wages, salary, tips, bonuses, overtime, commis	ssions.	\$	3,200.00	\$ 4,708.94
3	a and one l	me from the operation of a business, profession of the enter the difference in the appropriate column(s) obusiness, profession or farm, enter aggregate number himent. Do not enter a number less than zero. Do not not enter a deduction in Part IV	of Line 3. If you operate more than ers and provide details on an ot include any part of the business			
	a.	Gross receipts	\$			
	b.	Ordinary and necessary operating expenses	\$			
	c.	Business income	Subtract Line b from Line a	\$		\$
4	diffe	t and other real property income. Subtract Line I rence in the appropriate column(s) of Line 4. Do n nclude any part of the operating expenses enter IV.	ot enter a number less than zero. <b>Do</b>			
	a.	Gross receipts	\$			
	b.	Ordinary and necessary operating expenses	\$			
	c.	Rent and other real property income	Subtract Line b from Line a	\$		\$
5	Inte	rest, dividends, and royalties.		\$		\$
6	Pens	ion and retirement income.		\$		\$
7	expe that	amounts paid by another person or entity, on a nses of the debtor or the debtor's dependents, is purpose. Do not include alimony or separate main de debtor's spouse.	ncluding child support paid for	\$		\$

Case Number: \_

(If known)

Case 09-20783 Doc 1 Filed 06/08/09 Entered 06/08/09 11:03:50 Desc Main Page 2 of 38 B22C (Official Form 22C) (Chapter 13) (01/08)

8	Unemployment compensation. Enter However, if you contend that unemplowas a benefit under the Social Security Column A or B, but instead state the a	yment compensation receive Act, do not list the amount	ed by you	or your spouse				
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse S	Б	_		\$	
9	Income from all other sources. Spec sources on a separate page. Total and maintenance payments paid by your or separate maintenance. Do not inc Act or payments received as a victim of international or domestic terrorism.  a.  b.	enter on Line 9. <b>Do not inc</b> • spouse, but include all of lude any benefits received u	lude alime her paymender the S	ony or separate ents of alimony Social Security	y		\$	
10	<b>Subtotal.</b> Add Lines 2 thru 9 in Columthrough 9 in Column B. Enter the total		ompleted,	add Lines 2	\$ 3	3,200.00	\$	4,708.94
11	<b>Total.</b> If Column B has been complete and enter the total. If Column B has no Column A.				\$			7,908.94
	Part II. CALCUI	ATION OF § 1325(b)(4	I) COMN	MITMENT PI	ERIOD			
12	Enter the amount from Line 11.						\$	7,908.94
13	Marital Adjustment. If you are marrithat calculation of the commitment per your spouse, enter the amount of the inbasis for the household expenses of your a.  b.	riod under § 1325(b)(4) doe ncome listed in Line 10, Co	es not requ lumn B tha	ire inclusion of at was NOT pai er zero.	the incomed on a regu	e of		
	c.			\$				
	Total and enter on Line 13.						\$	0.00
14	<b>Subtract Line 13 from Line 12 and</b>	enter the result.					\$	7,908.94
15	Annualized current monthly income 12 and enter the result.	e for § 1325(b)(4). Multiply	the amou	ant from Line 14	by the nu		\$	94,907.28
16	Applicable median family income. E household size. (This information is at the bankruptcy court.)		ww.usdoj.;	gov/ust/ or from	the clerk			
	a. Enter debtor's state of residence: III	inois	b. Ente	er debtor's house	ehold size:		\$	60,049.00
17	Application of § 1325(b)(4). Check to  The amount on Line 15 is less the 3 years" at the top of page 1 of the  The amount on Line 15 is not less period is 5 years" at the top of page 1.	an the amount on Line 16 is statement and continue was than the amount on Lin	c. Check the other this state of the check the	ne box for "The atement.  The ck the box for "	The applic			•
	Part III. APPLICATION O	F § 1325(b)(3) FOR DE	TERMIN	NING DISPO	SABLE I	NCOM	1E	
18	Enter the amount from Line 11.						\$	7,908.94

Entered 06/08/09 11:03:50 Desc Main Page 3 of 38 Case 09-20783 Doc 1 Filed 06/08/09 B22C (Official Form 22C) (Chapter 13) (01/08)

19	total experience column neces not a a. b. c.	ital adjustment. If you are mar of any income listed in Line 10 uses of the debtor or the debtor mn B income (such as payment the debtor or the debtor's deper ssary, list additional adjustment pply, enter zero.  Paycheck deductions	s dependents. Spe of the spouse's tandents) and the an	vas NO ecify ir ix liabi nount c	or paid on a regular basis of the lines below the basis of lity or the spouse's support of income devoted to each p	or the lefor exclude to for exclude to form the formula of the for	nousehold luding the sons other e. If		
20		al and enter on Line 19.	<b>F</b> (1) (2) (3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	·	0.6 71 40 4		•	\$	2,494.60
20		rent monthly income for § 132						\$	5,414.34
21		ualized current monthly income and enter the result.	ne for § 1325(b)(	<b>3).</b> Mu	Iltiply the amount from Lin	e 20 by	the number	\$	64,972.08
22	App	icable median family income.	Enter the amount	from 1	Line 16.			\$	60,049.00
23	u d	Che amount on Line 21 is more ander § 1325(b)(3)" at the top of the amount on Line 21 is not be termined under § 1325(b)(3)" omplete Parts IV, V, or VI.	e than the amount f page 1 of this sta	nt on I atemen	Line 22. Check the box for and complete the remaining on Line 22. Check the box	ng part for "D	s of this staten Disposable inco	nent. ome i	s not
					ONS ALLOWED UNI				
24A	misc Expe	onal Standards: food, apparel ellaneous. Enter in Line 24A th nses for the applicable househo lerk of the bankruptcy court.)	e "Total" amount	from l	IRS National Standards for	Allow	able Living	\$	985.00
24B	Out-o Out-o www your house the n mem house	onal Standards: health care. En of-Pocket Health Care for perso of-Pocket Health Care for perso cusdoj.gov/ust/ or from the clerihousehold who are under 65 years of age of umber stated in Line 16b.) Multibers under 65, and enter the reselected members 65 and older, and care amount, and enter the reselected to the standard standard standards.	ns under 65 years ns 65 years of ago k of the bankrupto ars of age, and en r older. (The tota tiply Line a1 by Lult in Line c1. Mud enter the result	of age e or old by cour ter in I numb ine b1	e, and in Line a2 the IRS N der. (This information is av t.) Enter in Line b1 the nur Line b2 the number of men er of household members i to obtain a total amount for Line a2 by Line b2 to obtain	ational railable mber of the nust be the nust be in a total	Standards for at f members of f your the same as ehold al amount for		
	Но	usehold members under 65 ye	ars of age	Hou	sehold members 65 years	of age	or older		
	a1.	Allowance per member	60.00	a2.	Allowance per member		144.00		
	b1.	Number of members	2	b2.	Number of members		0		
	c1.	Subtotal	120.00	c2.	Subtotal		0.00	\$	120.00
25A	and U	Il Standards: housing and util Utilities Standards; non-mortgag mation is available at www.usdo	ge expenses for th	e appli	cable county and househol	d size.		\$	520.00

Case 09-20783 Doc 1 Filed 06/08/09 Entered 06/08/09 11:03:50 Desc Main Document Page 4 of 38 B22C (Official Form 22C) (Chapter 13) (01/08)

25B	the I inforthe the	Al Standards: housing and utilities; mortgage/rent expense. Enter, in RS Housing and Utilities Standards; mortgage/rent expense for your commation is available at www.usdoj.gov/ust/ or from the clerk of the bandard of the Average Monthly Payments for any debts secured by your bract Line b from Line a and enter the result in Line 25B. <b>Do not enter</b> IRS Housing and Utilities Standards; mortgage/rental expense	ounty and household size (this kruptcy court); enter on Line b nome, as stated in Line 47;	
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$	
	c.	Net mortgage/rental expense	Subtract Line b from Line a	
26	and 2 Utili	al Standards: housing and utilities; adjustment. If you contend that 25B does not accurately compute the allowance to which you are entities Standards, enter any additional amount to which you contend you our contention in the space below:	led under the IRS Housing and	\$ 1,193.00
27A	an example and the control of the co	Al Standards: transportation; vehicle operation/public transportation; pense allowance in this category regardless of whether you pay the extregardless of whether you use public transportation.  Extregardless of whether you use public transportation.  Extregardless of whether you use public transportation.  Extregardless of whether you pay the operating expenses or insess are included as a contribution to your household expenses in Line  1 2 or more.  1 2 or more.  1 2 or more, enter on Line 27A the "Public Transportation" amount for sportation. If you checked 1 or 2 or more, enter on Line 27A the "Open all Standards: Transportation for the applicable number of vehicles in the stical Area or Census Region. (These amounts are available at <a href="https://www.useebankruptcy.court.">www.useebankruptcy.court.</a> )	repenses of operating a vehicle of for which the operating of 7.  rom IRS Local Standards: crating Costs" amount from IRS ne applicable Metropolitan	\$ 217.00
27B	expe addi Tran	al Standards: transportation; additional public transportation expenses for a vehicle and also use public transportation, and you contend tional deduction for your public transportation expenses, enter on Line sportation" amount from IRS Local Standards: Transportation. (This a v.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	that you are entitled to an 27B the "Public"	\$
28	Loca which than 1 Enter Transthe to	Al Standards: transportation ownership/lease expense; Vehicle 1. (In hyou claim an ownership/lease expense. (You may not claim an owner two vehicles.)  2 or more.  Tr., in Line a below, the "Ownership Costs" for "One Car" from the IRS sportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bastal of the Average Monthly Payments for any debts secured by Vehice act Line b from Line a and enter the result in Line 28. Do not enter a IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47  Net ownership/lease expense for Vehicle 1	S Local Standards: enkruptcy court); enter in Line b le 1, as stated in Line 47;	\$ 489.00

Case 09-20783 Doc 1 Filed 06/08/09 Entered 06/08/09 11:03:50 Desc Main B22C (Official Form 22C) (Chapter 13) (01/08) Page 5 of 38

Ente Tran	er, in Line a below, the "Ownership Costs" for "One Car" from the IRS insportation (available at www.usdoj.gov/ust/ or from the clerk of the battotal of the Average Monthly Payments for any debts secured by Vehic	S Local Standards: ankruptcy court); enter in Line b ele 2, as stated in Line 47;		
a.	IRS Transportation Standards, Ownership Costs	\$		
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$		
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$	
fede	eral, state, and local taxes, other than real estate and sales taxes, such as	s income taxes, self-employment	\$	576.00
ded	uctions that are required for your employment, such as mandatory retire	ement contributions, union dues,	\$	
for t	term life insurance for yourself. Do not include premiums for insuran		\$	
requ	nired to pay pursuant to the order of a court or administrative agency, s	uch as spousal or child support	\$	
chil emp	<b>d.</b> Enter the total average monthly amount that you actually expend for bloyment and for education that is required for a physically or mentally	education that is a condition of	\$	
on c	childcare—such as baby-sitting, day care, nursery and preschool. Do no		\$	
expo rein	end on health care that is required for the health and welfare of yoursel abursed by insurance or paid by a health savings account, and that is in	f or your dependents, that is not excess of the amount entered in	\$	
you serv nece	actually pay for telecommunication services other than your basic hom vice—such as pagers, call waiting, caller id, special long distance, or in essary for your health and welfare or that of your dependents. <b>Do not in</b>	ne telephone and cell phone ternet service—to the extent	\$	
	Enter Trainthe subtraction in the subtraction in th	Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bethe total of the Average Monthly Payments for any debts secured by Vehics subtract Line b from Line a and enter the result in Line 29. Do not enter a a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as b. stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly expen federal, state, and local taxes, other than real estate and sales taxes, such as taxes, social-security taxes, and Medicare taxes. Do not include real estat and sales taxes, such as taxes, social-security taxes, and Medicare taxes. Do not include real estat and uniform costs. Do not include discretionary amounts, such as mandatory retir and uniform costs. Do not include discretionary amounts, such as volur Other Necessary Expenses: life insurance. Enter total average monthly pfor term life insurance for yourself. Do not include premiums for insuran whole life or for any other form of insurance.  Other Necessary Expenses: court-ordered payments. Enter the total me required to pay pursuant to the order of a court or administrative agency, s payments. Do not include payments on past due obligations included in Other Necessary Expenses: education for employment or for a physicalld. Enter the total average monthly amount that you actually expend for employment and for education that is required for a physically or mentally whom no public education providing similar services is available.  Other Necessary Expenses: childcare. Enter the total average monthly an on childcare—such as baby-sitting, day care, nursery and preschool. Do no payments.  Other Necessary Expenses: health care. Enter the total average monthly expend on health care that is required for the health and welfare of yoursel reimbursed by insurance or paid by a health savings account, and that is in Line 24B. Do not include payments for health insurance or health savings account, and t	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards:  Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  S. Average Monthly Payment for any debts secured by Vehicle 2, as b. stated in Line 47 c. Net ownership/lease expense for Vehicle 2  Subtract Line b from Line a  Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.  Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.  Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.  Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.  Other Necessary Expenses: cducation for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.  Other Necessary	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards:  Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as the stated in Line 47  b. Subtract Line b from Line a Subtract Line b from Line As Subtract Line b fr

\$

4,100.00

**Total Expenses Allowed under IRS Standards.** Enter the total of Lines 24 through 37.

38

Case 09-20783 Doc 1 Filed 06/08/09 Entered 06/08/09 11:03:50 Desc Main Page 6 of 38 B22C (Official Form 22C) (Chapter 13) (01/08)

		Subpart B: Additional Expense Note: Do not include any expenses th			
	expe	Ith Insurance, Disability Insurance, and Health Savin nses in the categories set out in lines a-c below that are rese, or your dependents.			
	a.	Health Insurance	\$		
	b.	Disability Insurance	\$		
39	c.	Health Savings Account	\$		
	Tota	l and enter on Line 39		\$	
		ou do not actually expend this total amount, state your pace below:	actual total average monthly expenditures in	ı	
40	mont elder	tinued contributions to the care of household or famithly expenses that you will continue to pay for the reasonally, chronically ill, or disabled member of your householde to pay for such expenses. Do not include payments I	hable and necessary care and support of an d or member of your immediate family who	is \$	
41	you a Servi	ection against family violence. Enter the total average a actually incur to maintain the safety of your family under ices Act or other applicable federal law. The nature of the idential by the court.	the Family Violence Prevention and	\$	
42	Loca prov	ne energy costs. Enter the total average monthly amount all Standards for Housing and Utilities, that you actually exide your case trustee with documentation of your act the additional amount claimed is reasonable and nec	expend for home energy costs. You must ual expenses, and you must demonstrate	\$	
43	actua secon <b>trust</b>	cation expenses for dependent children under 18. Entally incur, not to exceed \$137.50 per child, for attendance and school by your dependent children less than 18 year tee with documentation of your actual expenses, and asonable and necessary and not already accounted for	e at a private or public elementary or ars of age. You must provide your case you must explain why the amount claimed		
44	cloth Natio	itional food and clothing expense. Enter the total averaging expenses exceed the combined allowances for food a conal Standards, not to exceed 5% of those combined allowances, not to exceed 5% of the bankruptcy courtional amount claimed is reasonable and necessary.	and clothing (apparel and services) in the IR wances. (This information is available at		34.95
45	chari	ritable contributions. Enter the amount reasonably necesitable contributions in the form of cash or financial instructions (U.S.C. § 170(c)(1)-(2). Do not include any amount in me.	ments to a charitable organization as define	d \$	

**Total Additional Expense Deductions under § 707(b).** Enter the total of Lines 39 through 45.

\$

34.95

46

Case 09-20783 Doc 1 Filed 06/08/09 Entered 06/08/09 11:03:50 Desc Main B22C (Official Form 22C) (Chapter 13) (01/08) Page 7 of 38

		S	Subpart C	: Deductions for De	ebt Payment			
	you o Payn the to follo	own, list the name of the creditor nent, and check whether the payr otal of all amounts scheduled as a wing the filing of the bankruptcy . Enter the total of the Average N	, identify the nent include contractual case, divide	the property securing des taxes or insurance lly due to each Secunded by 60. If necessary	the debt, state the Are. The Average Morred Creditor in the 6	Average 1 nthly Pay 0 months	Monthly ment is	
47		Name of Creditor	Property	Securing the Debt	Average Monthly Payment	include in	s payment e taxes or asurance?	
	а. b.				\$	☐ yes		
	c.				\$	yes		
				Total: Ac	dd lines a, b and c.			\$
	resid you i credi cure fored	er payments on secured claims, ence, a motor vehicle, or other p may include in your deduction 1/stor in addition to the payments liamount would include any sums closure. List and total any such a rate page.	roperty ne 60th of an sted in Li in default	cessary for your suppy amount (the "cure ne 47, in order to ma that must be paid in	port or the support or amount") that you n intain possession of order to avoid repos	of your denust pay the proposession of	ependents, the erty. The	
48		Name of Creditor		Property Securing	the Debt		Oth of the Amount	
	a.					\$		
	b.					\$		
	c.					\$		
					Total: Ac	ld lines a	, b and c.	\$
49	such	nents on prepetition priority cl as priority tax, child support and ruptcy filing. <b>Do not include cu</b>	lalimony	claims, for which you	u were liable at the t	ime of yo		\$ 966.67
		pter 13 administrative expense esulting administrative expense.	s. Multiply	y the amount in Line	a by the amount in	Line b, a	nd enter	
	a.	Projected average monthly Cha	apter 13 pl	lan payment.	\$ 1,	100.00		
50	b.	Current multiplier for your dist schedules issued by the Execut Trustees. (This information is a <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from th court.)	ive Office available a	for United States	X	6.8%		
	c.	Average monthly administrative case	e expense	of Chapter 13	Total: Multiply Linand b	nes a		\$ 74.80
51	Total	Deductions for Debt Payment. Er	nter the tot	al of Lines 47 through	gh 50.	-		\$ 1,041.47
		S	ubpart D	: Total Deductions	from Income			

**Total of all deductions from income.** Enter the total of Lines 38, 46, and 51.

5,176.42

52

B22C (	Offici	Part V. DETERMINATION OF DISPOSABLE INCOME UNDER	2 8 1325(b)(2)		
53	Tota	l current monthly income. Enter the amount from Line 20.	(	\$	5,414.34
54	Sup <sub>j</sub>	<b>port income.</b> Enter the monthly average of any child support payments, foster care payility payments for a dependent child, reported in Part I, that you received in accordance cable nonbankruptcy law, to the extent reasonably necessary to be expended for such	ice with	\$	0,114.04
55	from	<b>lified retirement deductions.</b> Enter the monthly total of (a) all amounts withheld by wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and yments of loans from retirement plans, as specified in § 362(b)(19).		\$	
56	Tota	l of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.		\$	5,176.42
	for win lir total	action for special circumstances. If there are special circumstances that justify addit which there is no reasonable alternative, describe the special circumstances and the respect acts acceptable. If necessary, list additional entries on a separate page. Total the expension Line 57. You must provide your case trustee with documentation of these expenses added a detailed explanation of the special circumstances that make such expenses necessionable.	ulting expenses es and enter the s and you must		
57		Nature of special circumstances	Amount of expense		
	a.		\$		
	b.		\$		
	c.	Total: Add I	\$ Lines a, b, and c	\$	
58		l adjustments to determine disposable income. Add the amounts on Lines 54, 55, 5 the result.	56, and 57 and	\$	5,176.42
59	Mon	thly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and en	ter the result.	\$	237.92
		Part VI. ADDITIONAL EXPENSE CLAIMS			
	and wincon	<b>r Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form relfare of you and your family and that you contend should be an additional deduction the under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page ge monthly expense for each item. Total the expenses.	from your curren	t montl	nly
		Expense Description	Monthly A	mount	
60	a.		\$		
	b.		\$		
	c.		\$		_
		Total: Add Lines a, b and	c \$		J
		Part VII. VERIFICATION			
		are under penalty of perjury that the information provided in this statement is true and debtors must sign.)	d correct. (If this a	joint c	ease,
61	Date:	June 8, 2009 Signature: /s/ Arthur J Huenecke			
		Signature:			

Case U B1 (Official Form 1)	) (1/08)	)	OC 1		ed 06/08/0 Document				_	0/0	9 11:03:5	, I	Jes	sc Main ————————————————————————————————————
					nkruptcy crict of Illi							$\mathbf{v}$	olu	ntary Petition
Name of Debtor (if individual Huenecke, Arthur						1101	1	oint Debto	or (	Spou	ıse) (Last, First,	l , Middle	e):	•
All Other Names used by (include married, maiden	the Debt		8 years								e Joint Debtor ind trade names		st 8 y	rears
Last four digits of Soc. So EIN (if more than one, sta			ayer I.D	. (ITIN)	No./Complete		Last four d EIN (if mo					axpayeı	r I.D.	(ITIN) No./Complete
Street Address of Debtor 109 Mound Street	(No. & S	treet, City, St	tate & Z	Zip Code	e):		Street Add	ress of Jo	int	Deb	tor (No. & Stree	et, City,	State	& Zip Code):
Willow Springs, IL			Z	ZIPCOD	E 60480								Z	IPCODE
County of Residence or o	of the Prin	cipal Place of	f Busine	ess:			County of	Residence	e oı	r of t	he Principal Pla	ice of Bi	usine	ss:
Mailing Address of Debto	or (if diffe	erent from str	eet add	ress)			Mailing Ac	ddress of	Joi	nt De	ebtor (if differer	nt from	street	address):
			Z	ZIPCOD	E								ZI	IPCODE
Location of Principal Ass	sets of Bus	siness Debtor	(if diff	erent fr	om street addres	s abo	ove):						-	
													Z	IPCODE
(Form of C	some box; oint Debto 2 of this 1 LLC and 1 one of the te type of the te type of form on for the cept in installance cept in in	ion) ) prs) form. LLP) e above entiticentity below.  Fee (Check or court's consistallments. Respectively below to the court's consistallments. Respectively below to the court's consistallments. Respectively below to the court's consistallments.	ne box) ble to inideration	Sin U.S. Rai U.S. Sto Cor Cle Cle Titl Into	Tax-Exe (Check box btor is a tax-exe. le 26 of the Unit ernal Revenue C  als only). Must ring that the deb e Official Form uals only). Must	empt ( if a graph of the state	Entity pplicable.) organization tates Code (tf. Check one Debtor i Debtor i Check if: Debtor's affiliates	box: s a small s not a sn s aggregar s are less	bus mall tte r ttha	Ch Ch Ch Ch Ch Sines in Ch Sines in Ch Ch Ch Ch Sines in Ch Sines in Ch	the Petition the Petition appear 7 stapter 9 stapter 11 stapter 12 stapter 13 stapter 13 stapter 13 stapter 14 stapter 15 stapter 16 stapter 17	Nature (Check ly consult U.S.C red by a ly for a or house- Debtors  ned in 1 defined	ed (C Chapte Recognish Chapte Recognish Of D one b Immer	
Statistical/Administrati	ive Infori	mation					Accepta	nces of th	ne p	olan v	this petition were solicited provided 11 U.S.C.			m one or more classes of THIS SPACE IS FOR
Debtor estimates that Debtor estimates that distribution to unsecu	funds wil	ll be available y exempt prop						id, there v	vill	be n	o funds availab	le for		COURT USE ONLY
<del></del>		200-999	1,000- 5,000		5,001- 10,000		001- 000	25,001- 50,000			50,001- 100,000	Over 100,00	00	
Estimated Assets	*	\$500,001 to \$1 million	\$1,000 \$10 m	*	\$10,000,001 to \$50 million		0,000,001 to 00 million	\$100,00 to \$500			\$500,000,001 to \$1 billion	More t		
Estimated Liabilities	0,001 to	\$500,001 to \$1 million	\$1,000 \$10 m		\$10,000,001 to \$50 million		0,000,001 to	\$100,00 to \$500			\$500,000,001 to \$1 billion	More s		

Location						
Where Filed: <b>None</b>	Case Number:	Date Filed:				
Location Where Filed:	Case Number:	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)				
Name of Debtor: None	Case Number:	Date Filed:				
District:	Relationship:	Judge:				
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	suant to whose debts are primarily consumer debts.)					
	X /s/ Mazyar M. Hedayat, E Signature of Attorney for Debtor(s)	sq. 6/08/09				
Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:		ch a separate Exhibit D.)				
☐ Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition.					
(Check any a	ng the Debtor - Venue	is District for 180 days immediately				
Information Regardi	ng the Debtor - Venue pplicable box.) of business, or principal assets in th	is District for 180 days immediately				
Information Regarding (Check any a grading the date of this petition or for a longer part of such 180. ☐ There is a bankruptcy case concerning debtor's affiliate, general	ng the Debtor - Venue pplicable box.) of business, or principal assets in th days than in any other District. partner, or partnership pending in	his District.				
Information Regardia (Check any a  ☐ Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180	ng the Debtor - Venue pplicable box.) of business, or principal assets in th days than in any other District. partner, or partnership pending in that ace of business or principal assets but is a defendant in an action or pro-	this District.  in the United States in this District, occeding [in a federal or state court]				
Information Regardia (Check any a  (Check any a  Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180  There is a bankruptcy case concerning debtor's affiliate, general  Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg  Certification by a Debtor Who Reside	ng the Debtor - Venue pplicable box.) of business, or principal assets in the days than in any other District. partner, or partnership pending in the lace of business or principal assets but is a defendant in an action or present to the relief sought in this Distres as a Tenant of Residential Indicable boxes.)	this District.  in the United States in this District, occeding [in a federal or state court] rict.  Property				
Information Regardia (Check any a  Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180  There is a bankruptcy case concerning debtor's affiliate, general  Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg  Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of debtors.)	ng the Debtor - Venue pplicable box.) of business, or principal assets in the days than in any other District. partner, or partnership pending in the lace of business or principal assets but is a defendant in an action or present to the relief sought in this Distres as a Tenant of Residential Indicable boxes.)	this District.  in the United States in this District, occeding [in a federal or state court] rict.  Property				

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Case 09-20783 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

Doc 1

Filed 06/08/09

Document

Entered 06/08/09 11:03:50

Page 10 of 38
Name of Debtor(s):

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Huenecke, Arthur J

Desc Main

Page 2

Page 11 of 38 Name of Debtor(s):

**Voluntary Petition** 

(This page must be completed and filed in every case)

Doc 1

Huenecke, Arthur J

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### /s/ Arthur J Huenecke Arthur J Huenecke Signature of Debtor Χ Signature of Joint Debtor

## Signature of Attorney\*

X /s/ Mazyar M. Hedayat, Esq. Signature of Attorney for Debtor(s)

> Mazyar M. Hedayat, Esq. 6226806 M. Hedavat & Associates, P.C. 425 Quadrangle Drive Ste. 101 Bolingbrook, IL 60440 (630) 378-2200 mhedayat@mha-law.com

Telephone Number (If not represented by attorney)

#### June 8, 2009

June 8, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized In	idividual		
Printed Name of Authorize	ed Individual		
Title of Authorized Individ	lual		
Title of Authorized Individ	lual		

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

Date

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

iomotume of E	anaian Dannasan	tativa	
ignature of re	oreign Represen	tative	
rinted Name	of Foreign Repr	esentative	

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address		

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

 $\begin{array}{c} \text{Case 09-20783} \\ \text{B1D (Official Form 1, Exhibit D) (12/08)} \end{array}$ 

Doc 1

Filed 06/08/09 Entered 06/08/09 11:03:50 Desc Main

Document Page 12 of 38 United States Bankruptcy Court

**Northern District of Illinois** 

IN RE:	Case No
Huenecke, Arthur J	Chapter <u>13</u>
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR WITH CREDIT COUNSI	
Warning: You must be able to check truthfully one of the five stado so, you are not eligible to file a bankruptcy case, and the cour whatever filing fee you paid, and your creditors will be able to r and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	rt can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is for one of the five statements below and attach any documents as direct	
✓ 1. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed through	the opportunities for available credit counseling and assisted me in a agency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined to performing a related budget analysis, but I do not have a certificate fina copy of a certificate from the agency describing the services provide the agency no later than 15 days after your bankruptcy case is filed	the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file alled to you and a copy of any debt repayment plan developed through
☐ 3. I certify that I requested credit counseling services from an ap days from the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Summarize exig	circumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still of you file your bankruptcy petition and promptly file a certificate for any debt management plan developed through the agency. Facase. Any extension of the 30-day deadline can be granted only falso be dismissed if the court is not satisfied with your reasons counseling briefing.	rom the agency that provided the counseling, together with a copy ilure to fulfill these requirements may result in dismissal of your for cause and is limited to a maximum of 15 days. Your case may
4. I am not required to receive a credit counseling briefing because motion for determination by the court.]	
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by of realizing and making rational decisions with respect to fin	y reason of mental illness or mental deficiency so as to be incapable ancial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically participate in a credit counseling briefing in person, by telepl☐ Active military duty in a military combat zone.	impaired to the extent of being unable, after reasonable effort, to hone, or through the Internet.);
5. The United States trustee or bankruptcy administrator has dete does not apply in this district.	rmined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above	ve is true and correct.

Signature of Debtor: /s/ Arthur J Huenecke

Date: June 8, 2009

Case 09-20783 Doc 1 Filed 06/08/09 Entered 06/08/09 11:03:50 Desc Main Document Page 13 of 38

B6 Summary (Case 09-20783, Doc 1

Filed 06/08/09

Entered 06/08/09 11:03:50

Desc Main

Document Page 14 of 38 United States Bankruptcy Court

**Northern District of Illinois** 

IN RE:		Case No
Huenecke, Arthur J		Chapter 13
	Debtor(s)	•

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 21,850.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 58,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 173,240.91	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,842.68
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,052.00
	TOTAL	15	\$ 21,850.00	\$ 231,240.91	

Doc 1 Form 6 - Statistical Summary (12/07) Filed 06/08/09 Entered 06/08/09 11:03:50

Document Page 15 of 38 United States Bankruptcy Court **Northern District of Illinois** 

Desc Main

IN RE:		Case No
Huenecke, Arthur J		Chapter 13
·	Debtor(s)	1

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 58,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 58,000.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 2,842.68
Average Expenses (from Schedule J, Line 18)	\$ 2,052.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 5,414.34

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 58,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 173,240.91
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 173,240.91

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Filed 06/08/09 Document

Entered 06/08/09 11:03:50 Page 16 of 38

Desc Main

(If known)

IN RE Huenecke, Arthur J

Debtor(s)

Case No.

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

(Report also on Summary of Schedules)

0.00

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Filed 06/08/09 Document Entered 06/08/09 11:03:50 Page 17 of 38

Desc Main

(If known)

IN RE Huenecke, Arthur J

Debtor(s)

Doc 1

Case No.

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at TCF Bank Acct. 3869229657	J	150.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Furniture and personal items		900.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing	J	300.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life Insurance		0.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

Doc 1 Filed 06/08/09 Entered 06/08/09 11:03:50 Desc Main Document

Debtor(s)

Page 18 of 38

IN RE Huenecke, Arthur J

\_ Case No. \_\_

SCHEDULE B - PERSONAL PROPERTY

(If known)

			(Continuation Sheet)		
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1971 Chevrolet El Camino 1999 Oldsmobile Bravada		2,000.00 2,500.00
			Chevy S10 1995	н	2,500.00 4,000.00
26.	Boats, motors, and accessories.	х	-		,
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.		Personal Tools and Tool Box		12,000.00
30.	Inventory.	X			
31.	Animals.	X			

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Debtor(s)

IN RE Huenecke, Arthur J

ument Page 19 of 38

Case No. \_\_\_\_\_(If known)

Desc Main

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ul> <li>32. Crops - growing or harvested. Give particulars.</li> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> <li>35. Other personal property of any kind not already listed. Itemize.</li> </ul>	X X X X			
		ТО	TAL	21,850.00

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Doc 1 Filed 06/08/09 Document

Entered 06/08/09 11:03:50 Page 20 of 38

Desc Main

(If known)

IN RE Huenecke, Arthur J

Debtor(s)

Case No. \_

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Furniture and personal items	735 ILCS 5 §12-1001(b)	900.00	900.00
1971 Chevrolet El Camino	735 ILCS 5 §12-1001(b)	2,000.00	2,000.00
1999 Oldsmobile Bravada	735 ILCS 5 §12-1001(b)	100.00	2,500.00
Chevy S10 1995	735 ILCS 5 §12-1001(c)	2,400.00	4,000.00
Personal Tools and Tool Box	735 ILCS 5 §12-1001(d)	1,500.00	12,000.00

Filed 06/08/09 Document Entered 06/08/09 11:03:50 Page 21 of 38

Desc Main

IN RE Huenecke, Arthur J

Debtor(s) Case No.

(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			Value \$					
ACCOUNT NO.								
			Value \$	-				
ACCOUNT NO.			value \$	$\vdash$				
ACCOUNT NO.								
		l						
					ļ			
			Value \$	L				
ACCOUNT NO.								
			Value \$					
•		!		Sub	tot	al		
continuation sheets attached			(Total of th				\$	\$
			(Use only on la		Fota page		\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

1 continuation sheets attached

Filed 06/08/09 Document Entered 06/08/09 11:03:50 Page 22 of 38

Case No.

Desc Main

IN RE Huenecke, Arthur J

Debtor(s)

(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. © 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol. a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Desc Main

(If known)

IN RE Huenecke, Arthur J

Debtor(s)

Case No. \_

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

#### Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

			(Type of Priority for Claims Listed on This Sheet	)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.	X		Delinquent Paryoll Taxes (Art's	$\vdash$					
Internal Revenue Service PO Box 970028 St. Louis, MO 63197			Fleet Enterprise)				58,000.00	58,000.00	
ACCOUNT NO.							,		
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
Sheet no1 of1 continuation sheets	att	ached	to	L Sub	tota	al			
Schedule of Creditors Holding Unsecured Priority	Cla	aims	(Totals of th	is p	age	e)	\$ 58,000.00	\$ 58,000.00	\$
(Use only on last page of the com	plet	ed Sch	nedule E. Report also on the Summary of Sch	edu		.)	\$ 58,000.00		
(Us report also on th	e oi	nly on atistic	last page of the completed Schedule E. If ap al Summary of Certain Liabilities and Relate	plic	Fota able ata	e,		\$ 58,000.00	\$

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IN RE Huenecke, Arthur J

ient Page 24 of 38

Case No.

Desc Main

(If known)

#### Debtor(s)

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0019	П	J	2006 - 2007 Credit cards	П		П	
Advanta PO Box 8088 Philadelphia, PA 19101-8088							25,159.52
ACCOUNT NO. <b>7993</b>		J	2006 - 2007 Credit Cards	П		П	
AT&T Processing Center Des Moines, IA 50363							
ACCOUNT NO. <b>6748</b>	H	Н	Citation to Discover assets set for 06/08/09	H	$\dashv$	H	5,275.82
Bank Of America PO Box 15027 Wilmington, DE 19850-5027							22,318.79
ACCOUNT NO. 1900	х	J	SBA Loan	П	٦	П	
Charte One 1215 Superior Avenue Cleveland, OH 60458							32,809.64
_				Subt		- 1	
2 continuation sheets attached			(Total of thi			- 1	\$ 85,563.77
			(Use only on last page of the completed Schedule F. Report		ota o o		
			the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related				\$

Filed 06/08/09 Doc 1 Document

Entered 06/08/09 11:03:50 Desc Main Page 25 of 38

Case No. \_

IN RE Huenecke, Arthur J

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Debtor(s)

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9138		J	2006 or 2007 Credit Cards				
Chase Card Services PO Box 15153 Wilmington, DE 19886-5153							6,353.13
ACCOUNT NO. 4027		Н	Revolving account opened 2/02				0,333.13
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850							9,849.00
ACCOUNT NO. <b>2644</b>	Х	J	Revolving account opened 11/01				3,043.00
Harris N.A. Po Box 94034 Palatine, IL 60094							14,058.00
ACCOUNT NO. 1896		J	2007 - 2008 credit cards				1 1,000100
Harris National Bank PO Box 6201 Carol Stream, IL 60197-0620							5,000.00
ACCOUNT NO. 1542		Н	Revolving account opened 4/99				3,000.00
HSBC/Menards 90 Christiana Rd New Castle, DE 19720							2 225 00
ACCOUNT NO. <b>1507</b>		J	2006 - 2007 credit cards				2,335.00
LaSalle Bank 135 S. LaSalle Street Chicago, IL 60603							
ACCOUNT NO.	Х		Judgment by LaSalle National Bank in Cir. Ct. of	$\vdash$		$\dashv$	5,260.22
LaSalle National Bank c/o Zenoff & Zenoff Chartered 53 W Jackson Blvd Ste 750 Chicago, IL 60604	^		Cook Co.				22,318.79
Sheet no1 of2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u></u>	(Total of th	Sub is p			\$ 65,174.14
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	T als tatis	ota o o tica	ıl n ıl	

Filed 06/08/09 Document Entered 06/08/09 11:03:50 Page 26 of 38

Desc Main

(If known)

Summary of Certain Liabilities and Related Data.)

IN RE Huenecke, Arthur J

Debtor(s)

Case No. \_

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1414		н	Revolving account opened 7/01	H	П		
National City Card Ser 1 National City Pkwy Kalamazoo, MI 49009							17,648.00
ACCOUNT NO. 3237	+	н	Revolving account opened 4/02	H	H	$\forall$	,
Unvl/citi Po Box 6241 Sioux Falls, SD 57117							4,855.00
ACCOUNT NO.							- ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 2 of 2 continuation sheets attached to				Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Stammary of Certain Liabilities and Relate	T alse tatis	Fota so or stica	al n	\$ 22,503.00 \$ 173,240.91

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IN RE Huenecke, Arthur J

Case No.

Debtor(s)

(If known)

Desc Main

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTERES STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
is Bank Box 6201 bl Stream, IL 60197	Home Mortgage

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Official Case 09/04/0783 Doc

Filed 06/08/09 Document

Entered 06/08/09 11:03:50 Page 28 of 38

Desc Main

IN RE Huenecke, Arthur J

Case No.

Debtor(s)

(If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Art's Fleet Enterprises, Inc.	LaSalle National Bank c/o Zenoff & Zenoff Chartered 53 W Jackson Blvd Ste 750 Chicago, IL 60604 Internal Revenue Service PO Box 970028 St. Louis, MO 63197
	Charte One 1215 Superior Avenue Cleveland, OH 60458
Linda Huenecke 109 Mound Street Willow Springs, IL 60480	Harris N.A. Po Box 94034 Palatine, IL 60094
	Charte One 1215 Superior Avenue Cleveland, OH 60458

Filed 06/08/09 Document Entered 06/08/09 11:03:50 Page 29 of 38

Desc Main

(If known)

IN RE Huenecke, Arthur J

Debtor(s)

Case No.

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE					
Married RELATIONSHIP(S):						AGE(S):	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation	Mechanic/Ted	chnician					
Name of Employer	Dillon Transp	port					
How long employed							
Address of Employer	4820 Joliet Ro						
	McCook, IL 6	60525					
INCOME. (Estima	to of average or	municated monthly income at time agas filed)			DEDTOD		CDOLICE
		r projected monthly income at time case filed)	th.1\	¢	DEBTOR		SPOUSE
2. Estimated month		lary, and commissions (prorate if not paid mont	.my)	ф —	3,466.67	<b>\$</b>	
	ly overtime			ф <u> —</u>	0.400.07	Φ	
3. SUBTOTAL	PEDUCTION	YO.		<u>\$</u>	3,466.67	<u> </u>	
4. LESS PAYROLI				ď	622.00	¢.	
<ul><li>a. Payroll taxes an</li><li>b. Insurance</li></ul>	na Social Secur	ity		\$ —	623.99	\$	
c. Union dues				\$		\$ ——	
d. Other (specify)	l			\$		\$	
				\$		\$	
5. SUBTOTAL OF	F PAYROLL D	DEDUCTIONS		\$	623.99	\$	
6. TOTAL NET M	ONTHLY TA	KE HOME PAY		\$	2,842.68	\$	
7 Pagular income f	From operation	of business or profession or farm (attach detaile	d statement)	Φ		<b>\$</b>	
8. Income from real		or business or profession of farm (attach detaile	u statement)	\$ —— \$		\$	
9. Interest and divid				\$		\$	
		ort payments payable to the debtor for the debto	or's use or				
that of dependents l				\$		\$	
11. Social Security							
(Specify)				\$		\$	
12. Pension or retire	amont income			\$		\$ ——	
13. Other monthly i				Φ		Φ	
				\$		\$	
(-F				\$		\$	
				\$		\$	
14. SUBTOTAL O	F LINES 7 TH	IROUGH 13		\$		\$	
<b>15. AVERAGE MONTHLY INCOME</b> (Add amounts shown on lines 6 and 14)				\$	2,842.68	\$	
46 0016000000000000000000000000000000000	TIED A CE 3 5 5		c 1: 1=				
		ONTHLY INCOME: (Combine column totals	from line 15;		¢	2 0 4 2 4	20
ii there is only one	ueotor repeat to	etal reported on line 15)			\$	2,842.6	<u> </u>

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **Petitioner will be recieving an income of \$800 weekly once filed.** 

IN RE Huenecke, Arthur J

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Debtor(s)

\_\_\_\_\_ Case No. \_\_\_\_

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	<b>(S)</b>	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deptor from the deptor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deptor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the debtor and the debtor's family at time case filed.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete	e a separate	schedule of
expenditures labeled "Spouse."	-	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	550.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	60.00
b. Water and sewer	\$	25.00
c. Telephone	\$	25.00
d. Other Internet Service Provider	\$	60.00
Cable	\$	65.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	437.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	40.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	320.00
11. Insurance (not deducted from wages or included in home mortgage payments)	•	
a. Homeowner's or renter's	\$	
b. Life	2 —	
c. Health	\$	50.00
d. Auto	э	50.00
e. Other	— °	
12. Taxes (not deducted from wages or included in home mortgage payments)	•	
	¢	
(Specify)	— ¢ —	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	•	
a. Auto	•	
b. Other	Ψ	
b. Other	—  • —	
14. Alimony, maintenance, and support paid to others	—  • —	
15. Payments for support of additional dependents not living at your home	\$ ——	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ ——	
17. Other	\$	
Tr. Guidi	\$	
	Ψ	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	2,052.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of	of this docum	nent:
None	n uns uocui	nent.

#### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ <b>2,842.68</b>
b. Average monthly expenses from Line 18 above	\$ 2,052.00
c. Monthly net income (a. minus b.)	\$ 790.68

Document

Entered 06/08/09 11:03:50 Page 31 of 38

Desc Main

(If known)

IN RE Huenecke, Arthur J

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Debtor(s)

Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are

Signature: /s/ Arthur J Huenecke	Date: <b>June 8, 2009</b>
Arthur J Huenecke Debto	
Signature:	Date:
(Joint Debtor, if any	
NATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)	DECLARATION AND SIGNAT
: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for otor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) nes have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by the notice of the maximum amount before preparing any document for filing for a debtor or accepting that section.	compensation and have provided the debtor and 342 (b); and, (3) if rules or guidelines
ankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.)	Printed or Typed Name and Title, if any, of Bankı
ot an individual, state the name, title (if any), address, and social security number of the officer, principal,	
	Address
Date	Signature of Bankruptcy Petition Preparer
ll other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer	Names and Social Security numbers of all ot is not an individual:
ocument, attach additional signed sheets conforming to the appropriate Official Form for each person.	If more than one person prepared this docu
to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines of ; 18 U.S.C. § 156.	A bankruptcy petition preparer's failure to dimprisonment or both. 11 U.S.C. § 110; 18
ER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP	DECLARATION UNDER
(the president or other officer or an authorized agent of the corporation or a	I, the
as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and heets (total shown on summary page plus 1), and that they are true and correct to the best of my	

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Desc Main

Document Page 32 of 38 United States Bankruptcy Court

**Northern District of Illinois** 

IN RE:		Case No.
Huenecke, Arthur J		Chapter 13
<u>,                                      </u>	Debtor(s)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3,174.00 2008 Art's Fleet Enterprises, Inc.

31,010.00 2007 Art's Fleet Enterprises, Inc.

19,024.00 2006 Art's Fleet Enterprises, Inc.

1.000.00 2009 YTD

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Case 09-20783		ed 06/08/09 ocument		06/08/09 11:03 of 38	:50 Des	c Main
None	b. Debtor whose debts are not p preceding the commencement o \$5,475. If the debtor is an individual obligation or as part of an alternate debtors filing under chapter 12 c is filed, unless the spouses are seen as the second of	orimarily consumer of the case unless to idual, indicate with tive repayment school chapter 13 must	r debts: List each he aggregate valu h an asterisk (*) a ledule under a plar include payments	payment or othe e of all property ny payments the by an approved and other trans	er transfer to any credi y that constitutes or is at were made to a cred I nonprofit budgeting a	affected by solitor on accour and credit coun	uch transfer is less than nt of a domestic support seling agency. (Married
None	c. All debtors: List all payments who are or were insiders. (Marri a joint petition is filed, unless the	ed debtors filing u	nder chapter 12 or	chapter 13 mu	st include payments by		
4. Sui	its and administrative proceeding	ngs, executions, g	arnishments and	attachments			
None	a. List all suits and administrati bankruptcy case. (Married debto not a joint petition is filed, unles	ors filing under cha	apter 12 or chapter	r 13 must includ	le information concern		
AND La <b>S</b> a	TION OF SUIT CASE NUMBER Ille National Bank v. Art's et al., 08	NATURE OF PI	ROCEEDING	AND LO	Court of Cook Cour	DISP	TUS OR OSITION gement and Citation
None	b. Describe all property that has the commencement of this case. or both spouses whether or not a	(Married debtors	filing under chapt	er 12 or chapte	r 13 must include info	rmation conce	erning property of either
5. Re	possessions, foreclosures and re	turns					
None	List all property that has been re the seller, within <b>one year</b> imme include information concerning joint petition is not filed.)	ediately preceding	the commenceme	ent of this case.	(Married debtors filing	g under chapte	er 12 or chapter 13 must
6. Ass	signments and receiverships						
None	a. Describe any assignment of pr (Married debtors filing under cha unless the spouses are separated	apter 12 or chapter	13 must include ar				
None	b. List all property which has be commencement of this case. (Ma spouses whether or not a joint p	rried debtors filing	gunder chapter 12	or chapter 13 m	ust include information	n concerning p	
7. Gif	fts						
None	List all gifts or charitable contril gifts to family members aggregat per recipient. (Married debtors f a joint petition is filed, unless th	ting less than \$200 iling under chapte	in value per indivi r 12 or chapter 13	idual family mer must include gi	mber and charitable co fts or contributions by	ntributions agg	gregating less than \$100
OR O <b>Chur</b> 1315	E AND ADDRESS OF PERSON PRGANIZATION ICH Of Jesus Christ Latter Da O S 88th Ave Ind Park, IL 60462		RELATIONS DEBTOR, IF		DATE OF GIFT <b>2008-2009</b>	VALUE (	TTION AND OF GIFT tithe (10% of
8. Lo	sses						
None	List all losses from fire, theft, or commencement of this case. (Ma joint petition is filed, unless the	Iarried debtors fili	ng under chapter 1	2 or chapter 13	must include losses by		
9. Pa	yments related to debt counselin	ng or bankruptcv					
None	List all payments made or proper consolidation, relief under banks of this case	rty transferred by o					

Case 09-20783

Filed 06/08/09

Doc 1

Entered 06/08/09 11:03:50 Page 34 of 38

Desc Main

M. Hedayat & Associates, P.C. 425 Quadrangle Dr., Ste. 101 Bolingbrook, IL 60440

3,000.00

#### 10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR Linda Huenecke 109 Mound Street Willow Springs, IL 60480

transfer for property to be refinanced

DATE 09/15/08 DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED 105 Mound Street Willow Springs Illinois 60480

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana,

Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

Case 09-20783	Doc 1	Filed 06/08/09	Entered 06/08/09 11:03:50	Desc Mair
		Document	Page 35 of 38	

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>June 8, 2009</b>	Signature /s/ Arthur J Huenecke	
	of Debtor	Arthur J Huenecke
Date:	Signature	
	of Joint Debtor	
	(if any)	

\_\_\_\_\_**0** continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

# Case 09-20783 Doc 1 Filed 06/08/09 Entered 06/08/09 11:03:50 Desc Main Document Page 36 of 38 United States Bankruptcy Court Northern District of Illinois

IN RE:

Huenecke, Arthur J

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors \_\_\_\_\_19

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: June 8, 2009

/s/ Arthur J Huenecke
Debtor

Joint Debtor

Case 09-20783 Doc 1 Filed 06/08/09 Entered 06/08/09 11:03:50 Desc Main Page 37 of 38

Huenecke, Arthur J 109 Mound Street Willow Springs, IL 60480

Document Harris N.A. Po Box 94034 Palatine, IL 60094

Unvl/citi ATTN.: CENTRALIZED BANKRUPTCY Po Box 20507 Kansas City, MO 64195

M. Hedayat & Associates, P.C. 425 Quadrangle Drive Ste. 101 Bolingbrook, IL 60440

**Harris National Bank** PO Box 6201 Carol Stream, IL 60197-0620

Advanta PO Box 8088 Philadelphia, PA 19101-8088 **HSBC/Menards** 90 Christiana Rd New Castle, DE 19720

AT&T **Processing Center** Des Moines, IA 50363 Hsbc/menards ATTN: BANKRUPTCY DEPT Po Box 5229 Cincinnati, OH 45201

**Bank Of America** PO Box 15027 Wilmington, DE 19850-5027 **Internal Revenue Service** PO Box 970028 St. Louis, MO 63197

**Charte One** 1215 Superior Avenue Cleveland, OH 60458

LaSalle Bank 135 S. LaSalle Street Chicago, IL 60603

**Chase Card Services** PO Box 15153 Wilmington, DE 19886-5153 LaSalle National Bank c/o **Zenoff & Zenoff Chartered** 53 W Jackson Blvd Ste 750 Chicago, IL 60604

**Discover Fin Sycs Llc** Po Box 15316 Wilmington, DE 19850 **National City Card Ser** 1 National City Pkwy Kalamazoo, MI 49009

**Discover Fin Svcs Llc** ATTENTION: BANKRUPTCY DEPARTMENT ATTN: BANKRUPTCY Po Box 3025 New Albany, OH 43054

**National City Card Ser** 6750 Miller Rd Brecksville, OH 44141

**Harris Bank** PO Box 6201 Carol Stream, IL 60197

Unvl/citi Po Box 6241 Sioux Falls, SD 57117

# Filed 06/08/09 Entered 06/08/09 11:03:50 Desc Main Document Page 38 of 38 United States Bankruptcy Court Northern District of Illinois Case 09-20783 Doc 1

IN RE:		Case No	
Hu	ienecke, Arthur J	Chapter 13	
	Debto		
	DISCLOSURE OF	F COMPENSATION OF ATTORNEY FOR DEBTOR	
1.		2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid y, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in cows:	
	For legal services, I have agreed to accept	\$	3,000.00
	Prior to the filing of this statement I have received	\$	3,000.00
	Balance Due	\$	0.00
2.	The source of the compensation paid to me was:	Debtor Other (specify):	
3.	The source of compensation to be paid to me is:	Debtor Other (specify):	
4.	I have not agreed to share the above-disclosed co	empensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed competogether with a list of the names of the people share.	ensation with a person or persons who are not members or associates of my law firm. A copy of the aring in the compensation, is attached.	ne agreement,
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspects of the bankruptcy case, including:	
6.	b. Preparation and filing of any petition, schedules,		
		CERTIFICATION	
	certify that the foregoing is a complete statement of any proceeding.	agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy	y
	June 8, 2009	/s/ Mazyar M. Hedayat, Esq.	
_	Date	Mazyar M. Hedayat, Esq. 6226806 M. Hedayat & Associates, P.C. 425 Quadrangle Drive Ste. 101 Bolingbrook, IL 60440 (630) 378-2200 mhedayat@mha-law.com	